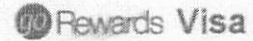




Accepted for Deposit
Payable to Bearer



MINIMUM PAYMENT DUE	PAST DUE PAYMENT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	AMOUNT ENCLOSED
1,056.47	632.14	07/20/2023	19,479.67	xxxx xxxx xxxx 0511	\$19735.18

PLEASE INDICATE CHANGE OF ADDRESS ON REVERSE.

PLEASE MAKE CHECK PAYABLE AND MAIL TO:



NAVY FEDERAL
P.O. BOX 3500
MERRIFIELD VA 22119-3500



YURI J COUTO
9302 N 28TH ST
TAMPA FL 33612-8711

**N0059522

Nineteen thousand seven hundred thirty-five
and 18/100 dollars.

1947967401056472 [REDACTED] 051140609557014005116

P-1

CREDIT CARD CHANGE OF ADDRESS				
ACCESS NO. 8162109		CREDIT CARD NO. 0511		
RANK/RATE	NAME(FIRST	MI	LAST	SUFFIX)
NEW ADDRESS				
CITY		STATE		ZIP CODE
APPLICANT OR CO-APPLICANT SIGNATURE		EMAIL ADDRESS		
THIS ADDRESS CHANGE IS APPLICABLE TO:		CELL PHONE		
<input type="checkbox"/> Visa <input type="checkbox"/> Mastercard <input type="checkbox"/> American Express <input type="checkbox"/> ALL APPLICANT'S NFCU ACCOUNTS <input type="checkbox"/> JOINT OWNER(S) - IF NFCU SAVINGS IS A JOINT ACCOUNT		OTHER CONTACT NO. <input type="checkbox"/> HOME <input type="checkbox"/> OTHER		

(If you provide a cell phone number, Navy Federal has your permission to place automated non-marketing calls and text messages to that number. Message and data rates may apply.)

RESTRICTIVE INDORSEMENT

NON-NEGOTIABLE

Notice to Agent is Notice to Principal – Notice to Principal is Notice to Agent

Yuri-Jacinto Couto Authorized Representative for
YURI J COUTO and all derivatives thereof
Without Prejudice
NON-DOMESTIC, Without the United States
c/o RFD 9302 N 28th St
Tampa, Florida Republic

11 August 2023

NFCU
Attn: Credit Card Division
PO Box 3501
Merrifield, VA 22119

Reference Account Number: [REDACTED] 0511

To whom it may concern,

Thank you very much for sending me the statement that contains the positive deposit of the securities I deposited into this account.

Please transfer the positive value of this bearer security to the principal to set-off the account and bring it down to zero. If I missed a step that will hold the security from being properly processed, please contact me via email at: yuric96@yahoo.ca.

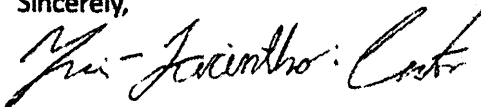
Note: The indorsed payment coupon that is included in this mailing *is the check* for payment. Please contact a supervisor/trustee for clarification on how to process this security instrument if needed.

I would like to say how pleased I am being a member with your bank. This is the best service I have ever received from any banking institution in the decades that I have been a consumer.

Now that I have learned how to properly perform my duties as the agent on behalf of the principal, if the account is closed/canceled, I would like to have the account re-opened and increase the credit line of this account to an unlimited credit line, or as close to it as I can possibly get.

Thank you very much.


Sincerely,

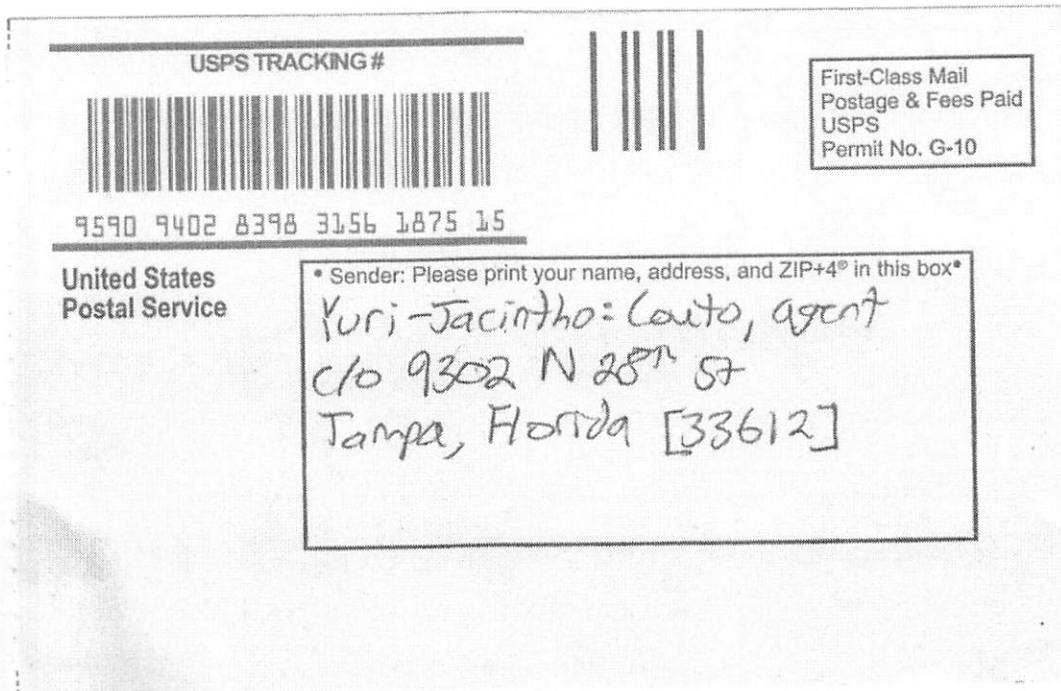


Yuri-Jacinto Couto, agent, without recourse

Reference Credit Card Number: [REDACTED] 0511

Document Number: YJC0511-DISINST1

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<ul style="list-style-type: none"> ■ Complete items 1, 2, and 3. ■ Print your name and address on the reverse so that we can return the card to you. ■ Attach this card to the back of the mailpiece, or on the front if space permits. 		<p>A. Signature <i>[Signature]</i></p> <p><input checked="" type="checkbox"/> Agent <input type="checkbox"/> Addressee</p>	
<p>1. Article Addressed to:</p> <p>NFCU</p> <p>Attn: Credit Card Division</p> <p>PO Box 3501</p> <p>Memphis, VA 22119</p>  <p>9590 9402 8398 3156 1875 15</p>		<p>B. Received by (Printed Name)</p> <p>C. Date of Delivery AUG 17 2022</p>	
<p>2. Article Number (Transfer from service label)</p>		<p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>	
<p>3. Service Type</p> <p><input type="checkbox"/> Adult Signature</p> <p><input type="checkbox"/> Adult Signature Restricted Delivery</p> <p><input type="checkbox"/> Certified Mail®</p> <p><input type="checkbox"/> Certified Mail Restricted Delivery</p> <p><input type="checkbox"/> Collect on Delivery</p> <p><input type="checkbox"/> Collect on Delivery Restricted Delivery</p> <p><input type="checkbox"/> Insured Mail</p> <p><input type="checkbox"/> Insured Mail Restricted Delivery (over \$500)</p>		<p><input type="checkbox"/> Priority Mail Express®</p> <p><input type="checkbox"/> Registered Mail™</p> <p><input type="checkbox"/> Registered Mail Restricted Delivery</p> <p><input type="checkbox"/> Signature Confirmation™</p> <p><input type="checkbox"/> Signature Confirmation Restricted Delivery</p>	
PS Form 3811, July 2020 PSN 7530-02-000-9053		Domestic Return Receipt	



MINIMUM PAYMENT DUE	PAST DUE PAYMENT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	AMOUNT ENCLOSED
1,486.98	1,056.47	08/20/2023	19,715.18	XXXX XXXX XXXX 0511	\$19715.18

PLEASE INDICATE CHANGE OF ADDRESS ON REVERSE.

PLEASE MAKE CHECK PAYABLE AND MAIL TO:

NAVY FEDERAL
P.O. BOX 3500
MERRIFIELD VA 22119-3500

YURI J COUTO
9302 N 28TH ST
TAMPA FL 33612-8711

**N0064012

Payable to bearer.

1971518401486984 [REDACTED] 051140609557014005114

ACCOUNT NUMBER XXXX XXXX XXXX 0511
ACCESS NUMBER [REDACTED]

ACCEPTED

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	\$19,479.67
Payments	-\$0.00
Other Credits	-\$0.00
Purchases	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$20.00
Interest Charged	+\$215.51
New Balance	\$19,715.18
Past Due Amount	\$1,056.47
Over Limit Amount	\$715.18
Credit Limit	\$0.00
Available Credit	NONE
Cash Limit	\$0.00
Available Cash	\$0.00
Statement Closing Date	07/23/2023
Days in Billing Cycle	30

PAYMENT INFORMATION		
New Balance	\$19,715.18	
Minimum Payment Due	\$1,486.98	
Payment Due Date	08/20/2023	
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$20.00 late fee and your APRs may be increased up to the Penalty APR of 18.00%.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	30 years	\$41,571

QUESTIONS
Credit Card Services 1-888-842-6328
Send Billing Inquiries To: Navy Federal Credit Union P.O. Box 3501 Merrifield VA 22119-3501
Send Payments To: Navy Federal P.O. Box 3500 Merrifield VA 22119-3500
To view your account online visit navyfederal.org .
For information about credit counseling services, you may go to http://www.justice.gov/ust/lit-crcit-counseling-agencies-approved-pursuant-11-usc-111 , or call 1-888-503-7108

IMPORTANT NOTICES

"NOTICE" WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO THE CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

REWARD POINT SUMMARY

Start Balance	Earned	Bonus	Redeemed	Adjusted	Purged	End Balance
22	0	0	0	0	0	22
Total Rewards Earned Year to Date:				29,062		
Redemptions are not permitted on closed or delinquent accounts.						
Earn 2X points per \$1 spent.						

TRANSACTIONS

FEES				
Trans Date	Post Date	Reference No.	Description	Amount
07/03/23	07/03/23		LATE PAYMENT FEE	\$20.00
			TOTAL FEES	\$20.00

*Without
Pin Code, temporarily, receive*

Payable to bearer.

42364UBB - 064012 - 0001 - 0002 - 2

CREDIT CARD CHANGE OF ADDRESS

ACCESS NO. 8162109		CREDIT CARD NO. 0511	
RANK/RATE	NAME (FIRST MI LAST SUFFIX)		
NEW ADDRESS			
CITY		STATE	ZIP CODE
APPLICANT OR CO-APPLICANT SIGNATURE <i>The Cat, home</i>		EMAIL ADDRESS	
THIS ADDRESS CHANGE IS APPLICABLE TO: <input type="checkbox"/> Visa <input type="checkbox"/> Mastercard <input type="checkbox"/> American Express <input type="checkbox"/> ALL APPLICANT'S NFCU ACCOUNTS <input type="checkbox"/> JOINT OWNER(S) - IF NFCU SAVINGS IS A JOINT ACCOUNT		CELL PHONE	
		OTHER CONTACT NO. <input type="checkbox"/> HOME <input type="checkbox"/> OTHER	
(If you provide a cell phone number, Navy Federal has your permission to place automated non-marketing calls and text messages to that number. Message and data rates may apply.)			

0511 Page 2 of 4

Information About Your Visa® Account

Important Telephone Numbers For Navy Federal® Credit Card Services

For Credit Card Services and Lost Cards, call toll-free 1-888-842-6328
 Collect internationally 1-703-255-8837
 For toll free numbers when overseas. navyfederal.org/overseas/
 Emergency Assistance 1-800-VISA-911
 Emergency Assistance (from overseas, call collect) 1-410-581-9994

Variable Rate Information: Your Standard APR will vary based on the U.S. Prime Rate. This means your APR could increase if the U.S. Prime Rate increases or decrease if the U.S. Prime Rate decreases. An increase or decrease in your APR will affect the total amount of interest you pay. Your APR is adjusted monthly on the first business day of the month; it is determined by adding a Margin to the U.S. Prime Rate published in the *Wall Street Journal* on the first day of the previous month. Your Margin is a percentage amount that we determine based on an evaluation of your credit history.

Payments: Payments may be made by mail, electronic transfer, or at a branch in person. All payments must be made in U.S. dollars. Payments you mail must be addressed to Navy Federal, P.O. Box 3500, Merrifield, VA 22119-3500. Payments we receive by mail at this address by 5:00 pm ET will be credited the same day. In some cases, available credit may be delayed until the payment is verified. Mailed payments to your credit card account may not be commingled with funds designated for credit to other Navy Federal accounts. We will accept late or partial payments without forfeiting any of Navy Federal's rights under this Agreement. Payments that are marked "paid in full" and that are of an amount less than the balance on the credit card account, or that are marked with any other restrictive endorsements, should be sent to P.O. Box 3501, Merrifield, VA 22119, Attn: Credit Card Division.

Transactions Made in Foreign Currency: All Visa purchases and cash advances will be billed to you in U.S. dollars. The rate of exchange used for processing international transactions is a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives or the government-mandated rate in effect for the applicable central processing date.

Paying Interest: Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances, balance transfers, and convenience checks on the transaction date.

ATM Cash Advance Fees: None if performed at a Navy Federal branch or ATM. Otherwise \$0.50 per domestic transaction or \$1.00 per overseas transaction. If you use your card at an ATM not operated by Navy Federal, you may be charged an ATM fee by the owner of the ATM.

How We Determine The Amount Of Interest Charges: Navy Federal calculates interest charges on your account by applying the periodic rate to the "average daily balance" of your account, including current transactions. To get the "average daily balance", we take the beginning balance of your account each day, add new purchases and cash advances, and subtract any payments, credits, and unpaid interest charges to give us the daily balance. Then, we add up all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." You can find your "average daily balance" for each billing cycle in the "Balance Subject to Interest Rate" column of your statement.

Payment Allocation: In general, we will apply your minimum payment to the overlimit amount (if any), interest, and fees first before applying it to principal balances. If your account has balances with different APRs, we will apply the minimum payment first to the balance with the lowest APR before balances with higher APRs. Any payment amount in excess of the minimum payment will be allocated to the balance with the highest APR and any remaining portion to the other balances in descending order based on APR.

Billing Rights Summary

What to Do if You Think You Find a Mistake on Your Statement
 If you think there is an error on your statement, write to us at:

Navy Federal Credit Union
 P.O. Box 3501
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at navyfederal.org.

In your letter, give us the following information:

- **Account information:** Your name and account number
- **Dollar amount:** The dollar amount of the suspected error
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing* or electronically. You may call us, but if you do, we are not required to investigate any potential errors, and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights if You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* or electronically at:

Navy Federal Credit Union
 P.O. Box 3501
 Merrifield, VA 22119

You may also contact us electronically through Online Banking at navyfederal.org.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

4236HUBB - 064012 - 0002 - 0002 - 2

\$144.31
\$71.20
\$215.51

*Pro Cuto, beneficiary, without
recourse*

P-4

Full Court, bene.
without recourse



MINIMUM PAYMENT DUE	PAST DUE PAYMENT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	AMOUNT ENCLOSED
632.14	229.96	06/20/2023	19,248.34	XXXX XXXX XXXX 0511	\$19268.34

PLEASE MAKE CHECK PAYABLE AND MAIL TO:



NAVY FEDERAL
P.O. BOX 3500
MERRIFIELD VA 22119-3500

PLEASE INDICATE CHANGE OF ADDRESS ON REVERSE.



YURI J COUTO
9302 N 28TH ST
TAMPA FL 33612-8711

**N0020390

Payable to bearer on demand. UCC 3-104, 3-603 (b)

1924834300632141 [REDACTED] 051140609557014005114

P-5

02



Yuri Couto, beneficiary
Without Prejudice

Yuri-Jacinto Couto,
beneficiary

CREDIT CARD CHANGE OF ADDRESS

ACCESS NO. 8182109

CREDIT CARD NO. 0511

RANK/RATE	NAME(FIRST	MI	LAST	SUFFIX)
-----------	------------	----	------	---------

NEW ADDRESS

CITY	STATE	ZIP CODE
------	-------	----------

APPLICANT OR CO-APPLICANT SIGNATURE

EMAIL ADDRESS

THIS ADDRESS CHANGE IS APPLICABLE TO:

☐ Visa ☐ Mastercard ☐ American Express☐ ALL APPLICANT'S NFCU ACCOUNTS☐ JOINT OWNER(S) - IF NFCU SAVINGS IS A JOINT ACCOUNT

CELL PHONE

OTHER CONTACT NO. ☐ HOME ☐ OTHER

(If you provide a cell phone number, Navy Federal has your permission to place automated non-marketing calls and text messages to that number. Message and data rates may apply.)

NON-NEGOTIABLE

Notice to Agent is Notice to Principal – Notice to Principal is Notice to Agent

Yuri-Jacinto Couto Authorized Representative for
YURI J COUTO and all derivatives thereof
Without Prejudice
NON-DOMESTIC, Without the United States
c/o RFD 9302 N 28th St
Tampa, Florida Republic
Hillsborough County

19 June 2023

NFCU
c/o Mary A. McDuffie
PO Box 3100
Merrifield, VA 22119-3100

Reference Credit Card Account Number: [REDACTED] 0511

Section A – Definitions:

Bond: “A certificate or evidence of a debt. A contract. A debt on which interest is paid.” (Black’s Law Dictionary 4th Edition)

Coupon: “Interest and dividend certificates; Coupons are written contracts for the payment of a definite sum of money on a given day, and being drawn and executed in a form and mode for the purpose, that they may be separated from the bonds and other instruments to which they are usually attached, it is held that they are negotiable and that a suit may be maintained on them without the necessity of producing the bonds.” (Black’s Law Dictionary 4th Edition)

Courtesy Payment: means a payment that does not imply, admit, construe, or substantiate the validity of an alleged debt.

Indorsement: “means a signature that alone or accompanied by other words is made on a security certificate in registered form or on a separate document for the purpose of assigning, transferring, or redeeming the security or granting a power to assign, transfer, or redeem it.” (UCC 8-102 (11))

Reference Credit Card Number: [REDACTED] 0511

Document Number: YJC0511-102COUP

P-6

Negotiable Instrument: "Except as provided in subsections (c) and (d), "negotiable instrument" means an unconditional promise or order to pay a fixed amount of money, with or without interest or other charges described in the promise or order." (UCC 3-104)

Security: "except as otherwise provided in Section 8-103, means an obligation of an issuer or a share, participation, or other interest in an issuer or in property or an enterprise of an issuer:

(i) which is represented by a security certificate in bearer or registered form, or the transfer of which may be registered upon books maintained for that purpose by or on behalf of the issuer;" (UCC 8-102 (15))

"'Security' includes any note, stock, treasury stock, bond, debenture, evidence of indebtedness, certificate of interest or In general, any interest or instrument commonly known as a security, or any certificate of interest or participation, any temporary or interim certificate, receipt or certificate of deposit..." (Black's Law Dictionary 6th Edition)

Statement: "In a general sense, an allegation; a declaration of matters of fact. Report sent monthly or periodically by a bank to its customer or by a creditor to a debtor, setting forth amounts credited and balance due." (Black's Law Dictionary, 5th edition)

Tender of Payment: "If tender of payment of an obligation to pay an instrument is made to a person entitled to enforce the instrument and the tender is refused, there is discharge, to the extent of the amount of the tender, of the obligation of an indorser or accommodation party having a right of recourse with respect to the obligation to which the tender relates." (UCC 3-603 (b))

UCC 4-103 VARIATION BY AGREEMENT; MEASURE OF DAMAGES; ACTION CONSTITUTING ORDINARY CARE.

"(e) The measure of damages for failure to exercise ordinary care in handling an item is the amount of the item reduced by an amount that could not have been realized by the exercise of ordinary care. If there is also bad faith it includes any other damages the party suffered as a proximate consequence."

UCC 4-302 PAYOR BANK'S RESPONSIBILITY FOR LATE RETURN OF ITEM:

"(a) If an item is presented to and received by a payor bank, the bank is accountable for the amount of:

(1) a demand item, other than a documentary draft, whether properly payable or not, if the bank, in any case in which it is not also the depository bank, retains the item beyond midnight of the banking day of receipt without settling for it or, whether or not it is also the depository bank, does not pay or return the item or send notice of dishonor until after its midnight deadline; or

Reference Credit Card Number: [REDACTED] 0511

Document Number: YJC0511-102COUP

(2) any other properly payable item unless, within the time allowed for acceptance or payment of that item, the bank either accepts or pays the item or returns it and accompanying documents.”

Section B – Correspondence:

Dear Mrs. McDuffie,

This is a LEGAL NOTICE and not a letter.

I have noticed that NAVY FEDERAL CREDIT UNION has been sending me statements for the referenced account. Please see above the relevant definitions, including for “Statement.”

I also noticed that at the bottom of these statements, there is a coupon (See definitions), which is a bond (See definition). If you noticed, I indorsed the backside of the coupon for you. This makes the coupon worth whatever face value it has, which you see was made out for the full account balance. This instrument is an acceptable payment under the Uniform Commercial Code. However, should you not accept this form of payment, then please return the coupon, along with a full written explanation of why your organization is exempt from the legislation as outlined above, or why the Commercial Instrument is unacceptable, written AND SIGNED by an authorized representative in his/her full commercial liability under penalty of perjury. (SEE UCC 4-302)

By submitting this coupon, I am making a last, final attempt to clear this alleged debt.

By law, if you refuse to accept this coupon as tender of payment, then the debt is considered fully discharged. (See “Tender of Payment” UCC 3-603 (b) in Section A - Definitions)

If you do not return the coupon, then we are in agreement that the bill has been paid in full.

If you do return the coupon, but without the legitimate written explanation (detailed above) made under penalty of perjury, then we are in agreement that you have refused my legal payment and therefore my **account balance is now zero.**

Furthermore, with the account fully paid off or otherwise discharged now through this coupon payment, **I would like to keep this account open** please, and also **have any and all reports regarding this account removed from all credit bureaus.**

This payment is being tendered as a courtesy payment only, and is not to be construed as an admission of validity of the alleged debt, which as of the date of this letter, has not been substantiated or proven as a valid claim, as per the conditional acceptance affidavit that was previously mailed to you regarding this account.

Reference Credit Card Number: [REDACTED] 0511

Document Number: YJC0511-102COUP

P-6

Lastly, I politely ask and require a RECEIPT of this coupon payment, and a confirmation that all reports on credit bureaus have been removed.

Thank you in advance for your cooperation.

Reserving ALL Natural God-Given Unalienable Birthrights, Waiving None, Ever,

28 USC § 1746(1)

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Signed on this 19th day of the sixth month in the year of our Lord and Savior two thousand twenty-three.

A handwritten signature in cursive script that reads "Yuri Jacintho Couto beneficiary".

Yuri-Jacintho: Couto, beneficiary, unrepresented, sui juris

Reference Credit Card Number: [REDACTED] 0511

Document Number: YJC0511-102COUP

EXHIBIT P-7



TEMPLE TERRACE
8761 N 56TH ST
TEMPLE TERRACE, FL 33617-6208
(800)275-8777

06/20/2023 09:42 AM

Product	Qty	Unit Price	Price
Priority Mail®	1		\$9.65
Flat Rate Env			
Carol Stream, IL 60197			
Flat Rate			
Expected Delivery Date			
Fri 06/23/2023			
Tracking #:			
9505 5154 4132 3171 0885 74			
Insurance			\$0.00
Up to \$100.00 included			
Total			\$9.65
First-Class Mail®	1		\$0.87
Letter			
Merrifield, VA 22119			
Weight: 0 lb 1.60 oz			
Estimated Delivery Date			
Fri 06/23/2023			
Certified Mail®			\$4.15
Tracking #:			
9589 0710 5270 0101 7749 37			
Total			\$5.02
Grand Total:			\$14.67
Cash			\$15.17
Change			-\$0.50

UFN: 118946-0617

Receipt #: 840-53350048-2-8207921-2

Clerk: 13

9589 0710 5270 0101 7749 37

U.S. Postal Service™
CERTIFIED MAIL® RECEIPT
Domestic Mail Only

For delivery information, visit our website at www.usps.com.

Merrifield, VA 22119

OFFICIAL USE

Certified Mail Fee \$4.15

Extra Services & Fees (check box, add fee as appropriate)

☐ Return Receipt (hardcopy) \$

☐ Return Receipt (electronic) \$

☐ Certified Mail Restricted Delivery \$

☐ Adult Signature Required \$

☐ Adult Signature Restricted Delivery \$

Postage \$0.87

Total Postage and Fees \$5.02

Sent To **NFCU c/o Mary A. McDuffie**

Street and Apt. No., or PO Box No. **PO Box 3100**

City, State, ZIP+4® **Merrifield, VA 22119-3100**

PS Form 3800, January 2023 PSN 7530-02-000-9047 See Reverse for Instructions

Member's Copy

EXHIBIT P-8

**ePromissory Note, Security Agreement, and Disclosure**

This document includes a Promissory Note, a Security Agreement, and a Truth-in-Lending Disclosure. Please read everything carefully. There are additional terms and conditions on the following page(s). You are bound by those terms and conditions as well as those on this page. Navy Federal Credit Union is identified in this document as "Navy Federal," and the Borrower (Member) will be identified as "Borrower." Do not alter this document. Notify us if a change is necessary. Verify all completed spaces.

20230941525350

Borrower's Name and Address

Yuri J Couto
9302 N 28TH ST
TAMPA, FL. 33612-8711

Date (MM/DD/YY)	04/05/2023
Loan No.	28-81



Purpose of Loan	Check/Draft - Office Use Only
PERSONAL EXPENSE - S	

Old Loan Balance(s) (if any)	Interest and Other Fees on Old Loan Balance(s)	Cash to Borrower	Amount Financed
\$ 0.00	+ \$ 0.00	+ \$ 16,400.00	= \$ 16,400.00

Truth-in-Lending Disclosure

Annual Percentage Rate (APR) 16.35 %
The cost of your credit as a yearly rate

Finance Charge \$ 7,760.49
The dollar amount the credit will cost you

Amount Financed \$ 16,400.00
The amount of credit provided to you on your behalf

Total of Payments \$24,160.49
The amount you will have paid after you have made all payments as scheduled

Your Payment Schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due
59	\$ 402.69	Monthly, Beginning 05/09/2023
1	\$ 401.78	Final Payment 04/09/2028

Security: You are pledging a security interest in the collateral described below:

Make and Year	Collateral Description	Serial Number

Other: Shares and dividends in accordance with Section 107(11) of the Federal Credit Union Act

Prepayment: If you pay off early, you will not have to pay a penalty. You must pay all accrued unpaid interest and other charges and fees due before a payment is applied to the loan's principal balance.

Payment Application: Payments are applied first to accrued interest, then to principal.

Late Payment: You will be charged a \$29.00 late fee for every month in which any amount due is not received by the payment due date. An assessed late fee is added to the principal balance of the loan if the past due amount, regular monthly payment, and late fee is not paid by the statement due date. Once added to the principal, interest will accrue on the fee. See the following page for information concerning nonpayment and default.

Returned Loan Payment Fee: You will be charged a \$29 fee to your savings account if your payment is returned unpaid.

I certify that all information provided by me is true and complete (Section 1014, Title 18, U.S. Code makes it a federal crime to knowingly make a false statement or report in the application for the purpose of influencing a Federal Credit Union), and I agree to the conditions set forth on the next page.

By typing your name and clicking on the "Accept and Submit" button, you are creating an electronic signature and delivering your signed ePromissory Note. From that point on, the ePromissory Note will show your typed name whenever it is displayed. If you choose not to submit the ePromissory Note, you can click on the "I Decline to Sign Electronically" button. **Please Note:** Your electronic signature is not effective until you click on the "Accept and Submit" button and the ePromissory Note is delivered. Once submitted, your electronic signature will be just as enforceable as a handwritten signature.

By electronically signing, you expressly agree that this ePromissory Note is a transferable record and that Navy Federal may, at our option, convert this ePromissory Note and your electronic signature into a paper original. You further agree to be bound by your signature whether it remains in electronic form or is reduced to paper.

By clicking "Accept and Submit," I understand and agree to be bound by the terms and conditions set forth in the ePromissory Note, Security Agreement and Disclosure, and Truth-in-Lending Disclosure.

Borrower (Member) ► Yuri J Couto electronically signed on 2023-04-06 at 02:46

(Seal)

Notice: See the following page(s) for additional disclosures and Security Agreement.

Pursuant to your state's enactment of either the Uniform Electronic Transactions Act, the Electronic Commerce Security Act (IL), the Washington Electronic Authentication Act, or the Electronic Signatures and Records Act (NY), the electronic signature is binding and enforceable in accordance with state law and may not be denied legal effect.



Promise to Pay – “The Borrower(s)” jointly and severally, waiving rights of demand and notice, hereby promise(s) to pay to the order of Navy Federal the amount shown in the Truth-in-Lending Disclosure on the reverse, with interest on the unpaid balance at the **Annual Percentage Rate (APR)** as shown in the payment schedule. Interest is charged on a daily basis from the date of the Promissory Note. APR does not reflect the effect of deposits required to secure this loan.

Consumer Credit Report – I authorize and understand Navy Federal may obtain a consumer credit report to consider me for other products and services with Navy Federal.

Agreement Acknowledgment – Borrower acknowledges receipt of a completed copy of this instrument and Disclosure statement prior to consummation of this loan. This agreement is entered into and shall be governed in all respects by federal law and, when necessary, the laws of the State of Virginia.

Statutory Lien – I acknowledge and pledge to Navy Federal a statutory lien in my shares and dividends on deposit in all joint and individual accounts and any monies held by Navy Federal now and in the future, to the extent of the loan made and any charges payable. The statutory lien does not apply to shares in any Individual Retirement Account. I acknowledge and pledge to Navy Federal a security interest in the collateral securing loan(s) that I have with Navy Federal now and in the future, including any type of change or increase, and any proceeds from the sale of such collateral and of insurance thereon, not to exceed the unpaid balance of the loan. This security interest in collateral securing other loans does not apply to any loan(s) on my primary residence.

Notice of Claim (NOC) – Neither Borrower nor Navy Federal may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Agreement or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Agreement, until such party has notified the other party of such alleged breach and afforded the other party a reasonable period after the giving of such notice to take corrective action.

Trust Account – If this loan is made to a trust with a Navy Federal Trust Account number, each person signing the note is jointly and severally liable for the loan. When the trust is revocable, all trustee(s) and natural person borrower(s) must sign the note and will be jointly and severally liable for the loan.

Navy Federal Agreement

Navy Federal pays the total cash amount of the loan to the Borrower or to the Borrower's account in another institution designated by the Borrower, and has no financial ties with, or right of recourse against, the seller of the property from which an Borrower purchases and finances with Navy Federal.

Guaranteed Asset Protection is voluntary and is not required in order to obtain credit. Refer to the Guaranteed Asset Protection Agreement and Disclosure for a full explanation of the terms and conditions of the program. Guaranteed Asset Protection is only available for new and used vehicles.

Security Agreement

The owner(s) of the collateral warrant(s) that he/she is the owner of the collateral listed on the front; that there are no other liens or claims against the collateral; that the collateral is not a commercial/business purpose vehicle and will not be used for hire or taxi services; and that as the owner(s), he/she has the right to make this agreement. If the collateral described on the front is to be purchased with the proceeds of this loan, Borrower warrants the proceeds will not be used for any other purpose. **If the collateral listed on the front is a boat or recreational vehicle, the owner(s) expressly agree(s), represent(s), and warrant(s) that it is and/or will be used for recreational purposes only.**

The owner(s) will appoint Navy Federal as owner(s)' attorney-in-fact with limited authority to take such steps and accomplish such acts as Navy Federal may deem necessary to perfect and continue the perfection of the security interest created by this Security Agreement and to protect the collateral. The owner(s) will defend the collateral against claims and demands of other persons and will not permit any other liens to the attached collateral. The owner(s) will also keep the collateral in good condition and will not knowingly permit any action to impair its present value. The owner(s) will obtain written consent of Navy Federal prior to disposing of collateral. The owner(s) will: (1) maintain property insurance (from an insurer of owner(s)' choice) on the collateral covered by this Security Agreement against loss and damage with a collision deductible of no more than \$1,000; (2) assign to Navy Federal the right to receive the proceeds of insurance, not to exceed the unpaid principal loan balance, interest, charges, and fees owed should the collateral be lost or damaged; and (3) provide satisfactory proof that the required coverage remains in effect. Failure to comply with this may result in converting this loan's annual percentage rate to Navy Federal's prevailing rate for signature loans. We may also “force place” insurance at the Borrower's expense in the event that the Borrower/owner(s) fail(s) to comply with the insurance requirement. Any force-placed insurance will cover the loan's principal balance only and will not cover any personal belongings. As promptly as possible and no later than three months, the Borrower/owner(s) will deliver to Navy Federal a Certificate of Title or other proof of ownership reflecting Navy Federal as the first lien holder. The Certificate of Title must also show the individual Borrower/owner(s) as the registered owner(s) of the collateral. Failure to comply with this request can result in Navy Federal converting this loan's annual percentage rate to Navy Federal's prevailing unsecured personal loan rate and can increase your monthly payment. **If Navy Federal exercises its right to file for the lien-recorded title, filing fees will appear as a debit on the Borrower's savings account**

Default Agreement

The occurrence of any of the following shall constitute default: failure to make payments as specified; violation of any Borrower warranty given in this agreement; failure to perform in accordance with this agreement; discovery that any warranty or statement of Borrower made in connection with this transaction is incorrect in any material respect; use of the collateral in any manner prohibited by law; limitation on the collateral by being attached, levied upon, seized in any proceeding, or held by virtue of any lien, distress, or order; failure to adequately insure and properly register the collateral; suspension or revocation of registration certificate or Borrower's operating license; death, insolvency, business failure, or entry of a discharge in bankruptcy or receivership by or against the Borrower, Co-Borrower/Guarantor, or Owner of Collateral (other than Borrower) of any property of either. Navy Federal or its agent has the *right to take possession of the collateral without prior notice to the Borrower upon default.*

Any default by Borrower under any of the terms or provisions of any other agreement between Borrower and Navy Federal, whether existing now or in the future, shall constitute a default under all agreements. Under default, the balance due under this note, plus any interest, charges, and fees, shall become immediately payable without further notice to the Borrower at the option of Navy Federal. If the amount due is not paid immediately, Navy Federal shall have the right to take such action as is available to it under the law. If you default, such action may include taking possession of all stated collateral, taking (repossessing) the vehicle from you if we do so peacefully and the law allows it, and selling, or otherwise disposing of the same, or any part thereof, at public or private sale upon such terms as Navy Federal may elect, and apply the proceeds received from such a sale to the amounts owed. If we take the vehicle, any accessories, equipment, and replacement parts will stay with the vehicle. If any personal items are in the vehicle, we may store them for you at your expense. If you do not ask for these items back, we may dispose of them as the law allows. Borrower will be liable to Navy Federal for any deficiency to the extent permitted by law. In the event of default, all reasonable costs of collection, including, but not limited to, court costs, expenses, and reasonable attorney's fees, will be paid by the Borrower. Navy Federal may also revoke any and all membership privileges previously extended to the Borrower (except the right to vote and to maintain a savings account) without prior notice to the Borrower. The waiver by Navy Federal of any default by the Borrower shall not be a waiver of any subsequent default.

If Borrower is in default, Navy Federal may obtain any information it deems necessary to cure or collect said default, including Borrower's current contact information, as permitted by law. Contact to an Borrower's employer will be limited to obtaining current contact information. The obligation of the Borrower to Navy Federal to repay that portion of this loan not covered by voluntary Guaranteed Asset Protection shall continue on to the Co-Borrower/Guarantor's and the Borrower's heirs or estate.

You agree that if you do not make payments on your account in accordance with this agreement, you will accept calls from Navy Federal regarding your account at any telephone number provided by you (including cellular telephones). In addition, we may use pre-recorded voice messages or automatic dialing devices to contact you at any telephone number associated with your account. You agree such calls will not be “unsolicited” calls for the purpose of state and federal laws.

If Borrower and Navy Federal enter into a loan workout agreement, Navy Federal may, at its option, add all accrued unpaid interest to the balance of the loan as part of the agreement. Interest would then accrue on the new principal balance.

Military Annual Percentage Rate Statement

The following statement applies to covered borrowers (Active Duty servicemembers and their dependents) under the Military Lending Act: Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). If you would like to hear this statement or the payment obligations orally, please call 1-800-667-9596.

Pursuant to your state's enactment of either the Uniform Electronic Transactions Act, the Electronic Commerce Security Act (IL), the Washington Electronic Authentication Act, or the Electronic Signatures and Records Act (NY), the electronic signature is binding and enforceable in accordance with state law and may not be denied legal effect.

Date and Time	Signer	Action	Document	IP	Product Description
2023-02-02 12:49:56	8162109	User Login		65.33.92.98	PERSONAL EXPENSE - S
2023-04-04 15:24:25	8162109	App Started		65.33.92.98	PERSONAL EXPENSE - S
2023-04-05 14:22:03	8162109	Approved			PERSONAL EXPENSE - S
2023-04-05 14:39:15	8162109	Viewed Document	Electronic Disclosure and Signature Consent	65.33.92.98	PERSONAL EXPENSE - S
2023-04-05 15:00:32	8162109	Viewed Document	Electronic Disclosure and Signature Consent	65.33.92.98	PERSONAL EXPENSE - S
2023-04-05 18:43:54	8162109	Viewed Document	Electronic Disclosure and Signature Consent	65.33.92.98	PERSONAL EXPENSE - S
2023-04-05 18:45:00	8162109	Accepted ESIGN Consent	Electronic Disclosure and Signature Consent	65.33.92.98	PERSONAL EXPENSE - S
2023-04-05 18:45:02	8162109	Viewed Document	Promissory Note	65.33.92.98	PERSONAL EXPENSE - S
2023-04-05 18:45:52	8162109	Viewed Document	Promissory Note	65.33.92.98	PERSONAL EXPENSE - S
2023-04-05 20:46:27	8162109	Viewed Document	Promissory Note	65.33.92.98	PERSONAL EXPENSE - S
2023-04-06 02:40:51	8162109	Authenticated in eDocument Room		65.33.92.98	PERSONAL EXPENSE - S
2023-04-06 02:41:11	8162109	Viewed Document	Promissory Note	65.33.92.98	PERSONAL EXPENSE - S
2023-04-06 02:46:56	8162109	Electronically Signed Document	Promissory Note	65.33.92.98	PERSONAL EXPENSE - S

Pursuant to your state's enactment of either the Uniform Electronic Transactions Act, the Electronic Commerce Security Act (IL), the Washington Electronic Authentication Act, or the Electronic Signatures and Records Act (NY), the electronic signature is binding and enforceable in accordance with state law and may not be denied legal effect.

PO Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Consumer Loan Bill

EXHIBIT P-9

Statement Period
10 Mar 2023 - 09 Apr 2023
Access No. [REDACTED] 9

#BWNLLSV
#000000P8Q6RQP9A8#000AMP00F
YURI J COUTO
9302 N 28TH ST
TAMPA FL 33612-8711

Questions about this Bill?
Toll-free in the U.S. 1-888-842-6328
For toll-free numbers when overseas,
visit navyfederal.org/overseas/
Collect internationally 1-703-255-8837

Request online statements via Navy Federal
Online Banking

Loan Number: 28-81	Interest Rate 16.350%	Remaining Balance \$16,436.73
Payments Received During This Period	\$0.00	Payment Due Date 05/09/2023
Last Payment Processed	00/00/0000	Regular Monthly Payment \$402.69
		Past Due \$0.00
Total Late Fees Assessed for Life of Loan	\$0.00	Payment Due \$402.69
Current Year Interest Paid*	\$0.00	Late Fee Assessed This Period \$0.00
Previous Year Interest Paid	\$0.00	TOTAL \$402.69

Accepted for Deposit
Payable to Bearer

Please disregard payments, fees, and balances already satisfied.

*If interest paid is needed for tax purposes, please retain this statement for your records.

©2019 Navy Federal NFCU 28L (11-19)

YURI J COUTO	Loan Number	Total	Due Date	Amount Enclosed
<div><div>██████████9</div><div>NFCU P.O. BOX 3100 MERRIFIELD, VA 22110-3100</div></div>	██████████2881	402.69	05/09/2023	
	Total	\$402.69		
	Do not send cash through the mail.			Total Enclosed

NFCU
P.O. BOX 3100
MERRIFIELD, VA 22119-3100

Seventeen thousand four hundred twenty-eight
and $52/100$ dollars.

[illegible]

RESTRICTIVE INDORSEMENT

P-9

ACCEPTED

For Deposit

By: Yuri-Jacinto Couto, agent

For: YURI J COUTO, Principal

Payable to the bearer

Without Recourse

NON-NEGOTIABLE

Notice to Agent is Notice to Principal – Notice to Principal is Notice to Agent

**Yuri-Jacinto: Couto Authorized Representative for
YURI J COUTO and all derivatives thereof**

**Without Prejudice
NON-DOMESTIC, Without the United States
c/o RFD 9302 N 28th St
Tampa, Florida Republic**

11 August 2023

NFCU

Attn: Special Processing
PO Box 3105
Merrifield, VA 22119

Reference Account Number: [REDACTED] 28-81

To whom it may concern,

Thank you very much for sending me the statement that contains the positive deposit of the securities I deposited into this account.

Please transfer the positive value of this bearer security to the principal to set-off the account and bring it down to zero. If I missed a step that will hold the security from being properly processed, please contact me via email at: yuric96@yahoo.ca.

Note: The indorsed payment coupon that is included in this mailing *is the check* for payment. Please contact a supervisor/trustee for clarification on how to process this security instrument if needed.

I would like to say how pleased I am being a member with your bank. This is the best service I have ever received from any banking institution in the decades that I have been a consumer.

Thank you very much.

Sincerely,




Yuri-Jacinto: Couto, agent, without recourse

Reference Credit Card Number: [REDACTED] 28-81



Document Number: YJC2881-DISINST1

EXHIBIT P-11

TAMPA FL 335			
SENDER: COMPLETE THIS SECTION			
<ul style="list-style-type: none"> ■ Complete items 1, 2, and 3. ■ Print your name and address on the reverse so that we can return the card to you. ■ Attach this card to the back of the mailpiece, or on the front if space permits. 			
1. Article Addressed to: NFCU Attn: Special Processing PO Box 3105 Merrifield, VA 22119			
 9590 9402 8398 3156 1875 46			
2. Article Number (Transfer from service label) 9589 0710 5270 0715 9982 17			
COMPLETE THIS SECTION ON DELIVERY			
A. Signature <i>[Signature]</i> <input type="checkbox"/> Agent <input type="checkbox"/> Addressee			
B. Received by (Printed Name) C. Date of Delivery <i>AUG 15 2022</i>			
D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No			
3. Service Type <table border="0"> <tr> <td> <input type="checkbox"/> Adult Signature <input type="checkbox"/> Adult Signature Restricted Delivery <input type="checkbox"/> Certified Mail® <input type="checkbox"/> Certified Mail Restricted Delivery <input type="checkbox"/> Collect on Delivery <input type="checkbox"/> Collect on Delivery Restricted Delivery <input type="checkbox"/> Insured Mail <input type="checkbox"/> Insured Mail Restricted Delivery (over \$500) </td> <td> <input type="checkbox"/> Priority Mail Express® <input type="checkbox"/> Registered Mail™ <input type="checkbox"/> Registered Mail Restricted Delivery <input type="checkbox"/> Signature Confirmation™ <input type="checkbox"/> Signature Confirmation Restricted Delivery </td> </tr> </table>		<input type="checkbox"/> Adult Signature <input type="checkbox"/> Adult Signature Restricted Delivery <input type="checkbox"/> Certified Mail® <input type="checkbox"/> Certified Mail Restricted Delivery <input type="checkbox"/> Collect on Delivery <input type="checkbox"/> Collect on Delivery Restricted Delivery <input type="checkbox"/> Insured Mail <input type="checkbox"/> Insured Mail Restricted Delivery (over \$500)	<input type="checkbox"/> Priority Mail Express® <input type="checkbox"/> Registered Mail™ <input type="checkbox"/> Registered Mail Restricted Delivery <input type="checkbox"/> Signature Confirmation™ <input type="checkbox"/> Signature Confirmation Restricted Delivery
<input type="checkbox"/> Adult Signature <input type="checkbox"/> Adult Signature Restricted Delivery <input type="checkbox"/> Certified Mail® <input type="checkbox"/> Certified Mail Restricted Delivery <input type="checkbox"/> Collect on Delivery <input type="checkbox"/> Collect on Delivery Restricted Delivery <input type="checkbox"/> Insured Mail <input type="checkbox"/> Insured Mail Restricted Delivery (over \$500)	<input type="checkbox"/> Priority Mail Express® <input type="checkbox"/> Registered Mail™ <input type="checkbox"/> Registered Mail Restricted Delivery <input type="checkbox"/> Signature Confirmation™ <input type="checkbox"/> Signature Confirmation Restricted Delivery		
PS Form 3811, July 2020 PSN 7530-02-000-9053			
Domestic Return Receipt			

P-1)

USPS TRACKING#



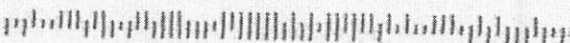
First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

9590 9402 8398 3156 1875 46

United States
Postal Service

• Sender: Please print your name, address, and ZIP+4® in this box*

Yuri-Jacinto: Castro, agent
c/o 9302 N 28th St
Tampa, Florida [33612]



Prin Lutz, beneficiary, without recourse Request online

**Request online statements via Navy Federal
Online Banking**

[illegible]

P-12

Statement Period
10 Jun 2023 - 09 Jul 2023
Access No. [REDACTED]9

Questions about this Bill?
Toll-free in the U.S. 1-888-842-6328
For toll-free numbers when overseas,
visit navyfederal.org/overseas/
Collect internationally 1-703-255-8837

Request online statements via Navy Federal
Online Banking

Phil Cook, bene., without recourse

Please disregard payments, fees, and balances already satisfied.
Interest paid is needed for tax purposes, please retain this statement for your records.

© 2019 Navy Federal NFCU 28L (11-19)

Change of Address

Please print, use blue or black ballpoint pen

Rank/Rate	Name: First	MI	Last	Suffix	Account Numbers Affected
Address					
City		State		Zip Code	
Home Phone Number		Daytime Phone Number			
Signature of Navy Federal Member <i>Phil Cook, bene., without recourse</i>				Effective Date (MM/DD/YY)	

**NFCU
P.O. BOX 3100
MERRIFIELD, VA 22119-3100**

VCC 3-104, 3-603 (b)

[illegible]

Signature of Navy Federal Member		Effective Date (MM/DD/YY)	
Home Phone Number		Daytime Phone Number	
City		State	
Address		Zip Code	
Rank/Rate		Name: First	
MI		Last	
Suffix		Account Numbers Affected	

Please print, use blue or black ballpoint pen

Yuri-Jacinto: Cato, beneficiary
 Change of Address
 Without Prejudice

NON-NEGOTIABLE

Notice to Agent is Notice to Principal – Notice to Principal is Notice to Agent

Yuri-Jacintho: Couto Authorized Representative for
YURI J COUTO and all derivatives thereof
Without Prejudice
NON-DOMESTIC, Without the United States
c/o RFD 9302 N 28th St
Tampa, Florida Republic
Hillsborough County

19 June 2023

NFCU
c/o Mary A. McDuffie
PO Box 3100
Merrifield, VA 22119-3100

Reference Loan Account Number: [REDACTED] 28-81

Section A – Definitions:

Bond: "A certificate or evidence of a debt. A contract. A debt on which interest is paid." (Black's Law Dictionary 4th Edition)

Coupon: "Interest and dividend certificates; Coupons are written contracts for the payment of a definite sum of money on a given day, and being drawn and executed in a form and mode for the purpose, that they may be separated from the bonds and other instruments to which they are usually attached, it is held that they are negotiable and that a suit may be maintained on them without the necessity of producing the bonds." (Black's Law Dictionary 4th Edition)

Courtesy Payment: means a payment that does not imply, admit, construe, or substantiate the validity of an alleged debt.

Indorsement: "means a signature that alone or accompanied by other words is made on a security certificate in registered form or on a separate document for the purpose of assigning, transferring, or redeeming the security or granting a power to assign, transfer, or redeem it." (UCC 8-102 (11))

Reference Loan Account Number: [REDACTED] 28-81

Document Number: YJC2881-101COUP

P-14

Negotiable Instrument: "Except as provided in subsections (c) and (d), "negotiable instrument" means an unconditional promise or order to pay a fixed amount of money, with or without interest or other charges described in the promise or order." (UCC 3-104)

Promissory Note: "A written promise to pay a certain sum of money, at a future time, unconditionally. *Brooks v. Owen*, 112 Mo. 251, 19 S.W. 723, 20 S.W. 492. By the Uniform Negotiable Instruments Act, a negotiable promissory note is defined as an unconditional promise in writing made by one person to another signed by the maker engaging to pay on demand, or at a fixed or determinable future time, a sum certain in money to order or to bearer. Where a note is drawn to the maker's own order, it is not complete until indorsed by him. (Black's Law 4th Edition)

Security: "except as otherwise provided in Section 8-103, means an obligation of an issuer or a share, participation, or other interest in an issuer or in property or an enterprise of an issuer:

(i) which is represented by a security certificate in bearer or registered form, or the transfer of which may be registered upon books maintained for that purpose by or on behalf of the issuer;" (UCC 8-102 (15))

"'Security' includes any note, stock, treasury stock, bond, debenture, evidence of indebtedness, certificate of interest or In general, any interest or instrument commonly known as a security, or any certificate of interest or participation, any temporary or interim certificate, receipt or certificate of deposit..." (Black's Law Dictionary 6th Edition)

Statement: "In a general sense, an allegation; a declaration of matters of fact. Report sent monthly or periodically by a bank to its customer or by a creditor to a debtor, setting forth amounts credited and balance due." (Black's Law Dictionary, 5th edition)

Tender of Payment: "If tender of payment of an obligation to pay an instrument is made to a person entitled to enforce the instrument and the tender is refused, there is discharge, to the extent of the amount of the tender, of the obligation of an indorser or accommodation party having a right of recourse with respect to the obligation to which the tender relates." (UCC 3-603 (b))

UCC 4-103 VARIATION BY AGREEMENT; MEASURE OF DAMAGES; ACTION CONSTITUTING ORDINARY CARE.

"(e) The measure of damages for failure to exercise ordinary care in handling an item is the amount of the item reduced by an amount that could not have been realized by the exercise of ordinary care. If there is also bad faith it includes any other damages the party suffered as a proximate consequence."

UCC 4-302 PAYOR BANK'S RESPONSIBILITY FOR LATE RETURN OF ITEM:

"(a) If an item is presented to and received by a payor bank, the bank is accountable for the amount of:

Reference Loan Account Number: [REDACTED] 28-81

Document Number: YJC2881-101COUP

(1) a demand item, other than a documentary draft, whether properly payable or not, if the bank, in any case in which it is not also the depositary bank, retains the item beyond midnight of the banking day of receipt without settling for it or, whether or not it is also the depositary bank, does not pay or return the item or send notice of dishonor until after its midnight deadline; or

(2) any other properly payable item unless, within the time allowed for acceptance or payment of that item, the bank either accepts or pays the item or returns it and accompanying documents."

Section B – Correspondence:

Dear Mrs. McDuffie,

This is a LEGAL NOTICE and not a letter.

I have noticed that NAVY FEDERAL CREDIT UNION has been sending me statements for the referenced account. Please see above the relevant definitions, including for "Statement."

I also noticed that at the bottom of these statements, there is a coupon (See definitions), which is a bond (See definition). If you noticed, I indorsed the backside of the coupon for you. This makes the coupon worth whatever face value it has, which you see was made out for the full account balance. This instrument is an acceptable payment under the Uniform Commercial Code. However, should you not accept this form of payment, then please return the coupon, along with a full written explanation of why your organization is exempt from the legislation as outlined above, or why the Commercial Instrument is unacceptable, written AND SIGNED by an authorized representative in his/her full commercial liability under penalty of perjury. (SEE UCC 4-302)

By submitting this coupon, I am making a last, final attempt to clear this alleged debt.

By law, if you refuse to accept this coupon as tender of payment, then the debt is considered fully discharged. (See "Tender of Payment" UCC 3-603 (b) in Section A - Definitions)

If you do not return the coupon, then we are in agreement that the bill has been paid in full.

If you do return the coupon, but without the legitimate written explanation (detailed above) made under penalty of perjury, then we are in agreement that you have refused my legal payment and therefore my **account balance is now zero.**

Furthermore, with the account fully paid off or otherwise discharged now through this coupon payment, **I would like to have any and all reports regarding this account removed from all credit bureaus, please.**

Reference Loan Account Number: [REDACTED] 28-81

Document Number: YJC2881-101COUP

P-14

This payment is being tendered as a courtesy payment only, and is not to be construed as an admission of validity of the alleged debt, which as of the date of this letter, has not been substantiated or proven as a valid claim, as per the conditional acceptance affidavit that was previously mailed to you regarding this account.

Lastly, I **politely ask and require a RECEIPT of this coupon payment, and a confirmation that all reports on credit bureaus have been removed.**

If you do not understand this, please take legal advice. I trust that this is to your satisfaction and that no further claims will be made against YURI J COUTO. Any further claims or statements regarding this account shall be deemed fraudulent by the law regarding this payment as outlined above, as well as our agreement set forth herein, and shall be subject to the following fee schedule.

Section C - Fee Schedule:

- Mail correspondence stating that the account is paid in full or discharged, and/or credit reports have been removed (\$0)
- Mail correspondence of further claims or statements which imply that further payments are due or request such payments, including but not limited to monthly statements, past due notices, debt collection letters, etc. (\$3,000 per mailpiece)
- E-mail correspondence of further claims or statements which imply that further payments are due or request such payments, including but not limited to monthly statements, past due notices, debt collection letters, etc. (\$1,000 per email)
- Phone calls, voice-mails, texts, or in-person visitations (\$5,000 per item)

**Reserving ALL Natural God-Given Unalienable
Birthrights, Waiving None, Ever,
28 USC § 1746(1)**

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Signed on this 19th day of the sixth month in the year of our Lord and Savior two thousand twenty-three.

Yuri Couto, beneficiary

Yuri-Jacintho: Couto, beneficiary, unrepresented, sui juris

Reference Loan Account Number: [REDACTED] 28-81

Document Number: YJC2881-101COUP

EXHIBIT P-15



TEMPLE TERRACE
8761 N 56TH ST
TEMPLE TERRACE, FL 33617-6208
(800)275-8777

06/20/2023 09:42 AM

Product	Qty	Unit Price	Price
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Priority Mail®	1		\$9.65
Flat Rate Env			
Carol Stream, IL 60197			
Flat Rate			
Expected Delivery Date			
Fri 06/23/2023			
Tracking #:			
9505 5154 4132 3171 0885 74			
Insurance			\$0.00
Up to \$100.00 included			
Total			\$9.65

First-Class Mail®	1		\$0.87
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Letter			
Merrifield, VA 22119			
Weight: 0 lb 1.60 oz			
Estimated Delivery Date			
Fri 06/23/2023			
Certified Mail®			\$4.15
Tracking #:			
9589 0710 5270 0101 7749 37			
Total			\$5.02

Grand Total:			\$14.67
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Cash			\$15.17
Change			-\$0.50

Self-service kiosks offer

UFN: 118946-0617
Receipt #: 840-53350048-2-8207921-2
Clerk: 13

U.S. Postal Service™
CERTIFIED MAIL® RECEIPT
Domestic Mail Only

For delivery information, visit our website at www.usps.com.

Merrifield, VA 22119

OFFICIAL USE

Certified Mail Fee \$4.15

Extra Services & Fees (check box, add fee as appropriate)

<input type="checkbox"/> Return Receipt (hardcopy)	\$	
<input type="checkbox"/> Return Receipt (electronic)	\$	
<input type="checkbox"/> Certified Mail Restricted Delivery	\$	
<input type="checkbox"/> Adult Signature Required	\$	
<input type="checkbox"/> Adult Signature Restricted Delivery	\$	

Postage \$0.87

Total Postage and Fees \$5.02

Sent To *NFCU c/o Mary A. McDuffie*

Street and Apt. No., or PO Box No. *PO Box 3100*

City, State, ZIP+4® *Merrifield, VA 22119-3100*

PS Form 3800, January 2023 PSN 7502-02-000-9047 See Reverse for Instructions



In reply refer to:

XXXXXXXXXXXX0511

10/23/23

YURI J COUTO
9302 N 28TH ST
TAMPA, FL 33612-8711

Dear Member(s):

We have received your letter regarding your above-referenced account. We confirm that this debt is a valid debt. The outstanding balance on your account is \$19,735.18.

We have also previously confirmed in writing on 6/21/23 that your loan account is a valid debt.

Please find enclosed the following documents verifying the disputed debt:

- goRewards VISA – July 2023 Statement
- goRewards VISA – August 2023 Statement
- goRewards VISA – September 2023 Statement
- Credit Card Agreement and Disclosure

If, however, you have concerns about the information in your credit bureau report (i.e., "CBR dispute"), please submit those concerns to us in writing. Your letter must include all of the following items so we can investigate your dispute:

- A detailed description of the item and why you feel it is inaccurate
- The date of the disputed item
- The full Navy Federal account number in question
- A copy of the single bureau credit report (from Equifax, Experian, or TransUnion) that reflects the disputed item.
- Any documentation you have that supports your position

Without this information, we are unable to investigate your dispute. Please resend your CBR dispute with all of the aforementioned information to Navy Federal Credit Union, PO Box 3700, Merrifield, VA 22119-3700.

Alternatively, you may send your dispute to any of the credit bureaus directly. Once the dispute is filed, the credit bureau will electronically transmit all necessary information to us so we can work jointly to investigate and respond to your concern.

P-16

Navy Federal reports to three major credit bureaus, Equifax, Experian, and TransUnion (see contact information provided). For a copy of your free annual credit report, please visit www.annualcreditreport.com.

Equifax Information
Services, LLC
PO Box 740256
Atlanta, GA 30348
Toll-free: 1-866-349-5191
www.equifax.com

Experian, Inc.
PO Box 4500
Allen, TX 75013
Toll-free: 1-866-200-6020
www.experian.com

TransUnion
Consumer Solutions
PO Box 2000
Chester, PA 19022-2000
Toll-free: 1-800-916-8800
www.transunion.com

Please keep in mind that Navy Federal cannot request changes to your credit report if the results of our investigation indicate the information on your credit report is correct.

If you have any questions or concerns regarding this matter, please call us toll-free anytime at 1-888-842-6328.

Sincerely,

Navy Federal Credit Union

Enclosures:
Documents

Federally insured by NCUA.

© 2022 Navy Federal NFCU 40165-CO-DV002 (10-22)

Page 2 of 2



Box 3000 • Merrifield, VA • 22119-3000
navyfederal.org

Statement Period
10 Sep 2023 - 09 Oct 2023
Access No [REDACTED]



#BWNLLSV

#000000P8Q6RQP9A8#0000MC00F

+ 0796317 000025042 09NF04 00630216 P1 P3



YURI J COUTO
9302 N 28TH ST
TAMPA FL 33612-8711



Questions about this Bill?
Toll-free in the U.S. 1-888-842-6328
For toll-free numbers when overseas,
visit navyfederal.org/overseas/
Collect internationally 1-703-255-8837

Request online statements via Navy Federal
Online Banking

Our records indicate that your consumer loan(s) is past due.

[REDACTED] 28-81

In accordance with the Promissory Note, Security Agreement, and Disclosure, a late fee may be assessed for late payments. We may report information about your account to the credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in our credit report.

Pursuant to the Promissory Note, you have acknowledged and agreed to that if your loan becomes delinquent, we reserve the right to transfer any available shares from your account(s) to the loan to resolve the delinquency.

You may remit your payment online at navyfederal.org, or by phone toll-free at 1-800-336-3767. Representatives are available to assist you weekdays between 8:00 am and 11:00 pm, and weekends between 9:00 am and 5:30 pm, Eastern Time.

Thank you for your prompt attention to this matter.

Statement Period
10 Sep 2023 - 09 Oct 2023
Access No. [REDACTED]

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Questions about this Bill?
Toll-free in the U.S. 1-888-842-6328
For toll-free numbers when overseas,
visit navyfederal.org/overseas/
Collect internationally 1-703-255-8837

Request online statements via Navy Federal
Online Banking

Loan Number: [REDACTED] 28-81	Interest Rate 16.350%	Remaining Balance \$17,901.02
Payments Received During This Period	\$0.00	Payment Due Date 05/09/2023
Last Payment Processed	07/18/2023	Regular Monthly Payment \$402.69
		Past Due \$2,416.10
Total Late Fees Assessed for Life of Loan	\$116.00	Payment Due \$2,818.79
Current Year Interest Paid*	\$0.04	Late Fee Assessed This Period \$0.00
Previous Year Interest Paid	\$0.00	TOTAL \$2,818.79

lease disregard payments, fees, and balances already satisfied.

If interest paid is needed for tax purposes, please retain this statement for your records.

© 2019 Navy Federal NFCU 28L (11-19)

YURI J COUTO	Loan Number	Total	Due Date	Amount Enclosed
[REDACTED]	[REDACTED] 2881	2,818.79	05/09/2023	
	Total	\$2,818.79		
NFCU P.O. BOX 3100 MERRIFIELD, IL 60455-0310	Do not send cash through the mail.		Total Enclosed	

NFCU
P.O. BOX 3100
MERRIFIELD, VA 22119-3100

[illegible]

NON-NEGOTIABLE

Notice to Agent is Notice to Principal – Notice to Principal is Notice to Agent

**Yuri-Jacintho: Couto Authorized Representative for
YURI J COUTO and all derivates thereof
Without Prejudice
NON-DOMESTIC, Without the United States
c/o RFD 9302 N 28th St
Tampa, Florida Republic
29 September 2023**

**NAVY FEDERAL CREDIT UNION
Attn: Mary A. McDuffie, Chief Financial Officer
820 Follin Ln SE
Vienna, VA 22180**

**Reference Auto Loan Application: [REDACTED] 0550
Reference Credit Card Account: [REDACTED] 0511
Reference Loan Account: [REDACTED] 28-81**

OPPORTUNITY TO CURE

To whom it may concern,

I, Couto, Yuri-Jacintho \ Agent, here on behalf of YURI COUTO \ Principal, hereby accept all titles, rights, interest, and equity owed to the YURI COUTO \ Principal. I hereby instruct CFO Mary A. McDuffie or indenture trustee for "NAVY FEDERAL CREDIT UNION" to apply the principal's balance to the principal's account each and every billing cycle. I hereby instruct CFO Mary A. McDuffie or indenture trustee for "NAVY FEDERAL CREDIT UNION" to respond in writing if these instructions cannot be completed. You have five business days. If I do not receive anything in five business days, I can assume these instructions have been successfully performed. Furthermore, I demand for the closed account # [REDACTED] 0511 to be re-opened for use. The closing of the account was not authorized by YURI COUTO \ Principal, which is an indication of violation of securities, breach of contract and identity theft. Lastly, I require for the "credit limit" of said account to be lifted entirely. As the owner of the account, I do not wish to have any limit on the amount of securities I am able to invest/deposit into the account.

By: Couto, Yuri-Jacintho \ Agent

For: YURI COUTO \ Principal
without recourse, all rights reserved.

Document Number: YJCNFCU3-L2

USPS Return Receipt: 9590 9402 8133 2349 8304 00

Page | 1 of 1



STATEMENT OF CREDIT DENIAL, TERMINATION OR CHANGE

Date: September 22, 2023

App. ID. [REDACTED] 0550

MR. YURI J. COUTO
9302 N 28TH ST
TAMPA, FL 33612-8711

RE: NEW AUTO

Thank you for the recent request for credit. After careful review and consideration we are unable to approve your request for the following reasons:

039-SERIOUS DELINQUENCY
018-NUMBER OF ACCOUNTS WITH DELINQUENCY
013-TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
010-RATIO OF REVOLVING BALANCES TO CREDIT LIMITS ARE TOO HIGH

Our credit decision was based in whole or in part on information obtained in a report from the consumer reporting agency listed below. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

TRANS UNION
P.O. BOX 1000
CHESTER, PA 19022

Toll free: (800) 888-4213
Overseas: (800) 888-4213
Website: WWW.TRANSUNION.COM

We also obtained your credit score from this consumer reporting agency and used it in making our credit decision. Your credit score is a number that reflects the information in your consumer report. Your credit score can change, depending on how the information in your consumer report changes.

Your credit score: 528

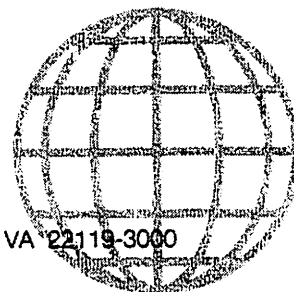
Date : 09/21/23

Scores range from a low of 336 to a high of 843

Key factors that adversely affected your credit score:

039-SERIOUS DELINQUENCY
018-NUMBER OF ACCOUNTS WITH DELINQUENCY
013-TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
010-RATIO OF REVOLVING BALANCES TO CREDIT LIMITS ARE TOO HIGH

If you have any questions regarding your credit score, you should contact TRANS UNION at their address and telephone number above.



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If you have any questions regarding this notice, you should contact:

Navy Federal Credit Union
Lending Committee
P.O. Box 3000
Merrifield, VA 22119-3000
1-888-842-6328

Notice: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is:

Bureau of Consumer Financial Protection,
1700 G Street NW., Washington DC 20006.

NON-NEGOTIABLE

Notice to Agent is Notice to Principal – Notice to Principal is Notice to Agent

Yuri-Jacintho: Couto Authorized Representative for
YURI J COUTO and all derivatives thereof
Without Prejudice
NON-DOMESTIC, Without the United States
c/o RFD 9302 N 28th St
Tampa, Florida Republic
6 October 2023

NAVY FEDERAL CREDIT UNION
Attn: Mary A. McDuffie, Chief Financial Officer
820 Follin Ln SE
Vienna, VA 22180

Reference Auto Loan Application: [REDACTED] 0550
Reference Credit Card Account: [REDACTED] 0511
Reference Loan Account: [REDACTED] 28-81

NOTICE OF DEFAULT

To whom it may concern,

I, Couto, Yuri-Jacintho \ Agent, here on behalf of YURI COUTO \ Principal, hereby accept all titles, rights, interest, and equity owed to the YURI COUTO \ Principal. I hereby instruct CFO Mary A. McDuffie or indenture trustee for "NAVY FEDERAL CREDIT UNION" to apply the principal's balance to the principal's account each and every billing cycle. I hereby instruct CFO Mary A. McDuffie or indenture trustee for "NAVY FEDERAL CREDIT UNION" to respond in writing if these instructions cannot be completed. You have five business days. If I do not receive anything in five business days, I can assume these instructions have been successfully performed. Furthermore, I demand for the closed account # [REDACTED] 0511 to be re-opened for use. The closing of the account was not authorized by YURI COUTO \ Principal, which is an indication of violation of securities, breach of contract and identity theft. Lastly, I require for the "credit limit" of said account to be lifted entirely. As the owner of the account, I do not wish to have any limit on the amount of securities I am able to invest/deposit into the account.

By: Couto, Yuri-Jacintho \ Agent

For: YURI COUTO \ Principal
without recourse, all rights reserved.

Document Number: YJCNFCU3-L3

USPS Return Receipt: 9590 9402 8510 3186 7399 06

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NON-NEGOTIABLE

Notice to Agent is Notice to Principal – Notice to Principal is Notice to Agent

Yuri-Jacinto Couto Authorized Representative for
YURI J COUTO and all derivatives thereof
Without Prejudice
NON-DOMESTIC, Without the United States
c/o RFD 9302 N 28th St
Tampa, Florida Republic

22 September 2023

NAVY FEDERAL CREDIT UNION
Attn: Mary A. McDuffie, Chief Financial Officer
820 Follin Ln SE
Vienna, VA 22180

Reference Auto Loan Application: [REDACTED] 50550

Reference Credit Card Account: [REDACTED] 0511

Reference Loan Account: [REDACTED] 28-81

LETTER FOR CREDIT CLAIM

To whom it may concern,

I, Couto, Yuri-Jacinto \ Agent, here on behalf of YURI COUTO \ Principal, hereby accept all titles, rights, interest, and equity owed to the YURI COUTO \ Principal. I hereby instruct CFO Mary A. McDuffie or indenture trustee for "NAVY FEDERAL CREDIT UNION" to apply the principal's balance to the principal's account each and every billing cycle. I hereby instruct CFO Mary A. McDuffie or indenture trustee for "NAVY FEDERAL CREDIT UNION" to respond in writing if these instructions cannot be completed. You have five business days. If I do not receive anything in five business days, I can assume these instructions have been successfully performed.

By: Couto, Yuri-Jacinto \ Agent

For: YURI COUTO \ Principal

without recourse, all rights reserved.

Document Number: YJCNFCU3-L1

USPS Return Receipt: 9590 9402 8133 2349 8304 00

Page | 1 of 1

The Credit Card Pricing Terms is part of your Credit Card Agreement and Disclosure. It provides cost, fee, and other important information about your account.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases, Balance Transfers, and Convenience Checks	
Platinum	11.24% to 18.00%
GO REWARDS®	14.24% to 18.00%
cashRewards	14.90% to 18.00%
Navy Federal More Rewards American Express® Card	14.90% to 18.00%
Visa Signature® Flagship Rewards	15.24% to 18.00%
nRewards® Secured	18.00%
This APR will vary with the market based on the U.S. Prime Rate	
Cash Advance APR	2% above your variable APR. This APR will vary with the market based on the U.S. Prime Rate
Penalty APR and When It Applies	<p>18.00%</p> <p>This APR may apply to your account if you:</p> <ul style="list-style-type: none"> are over 60 days past due or make a payment that is returned and causes your account to be over 60 days past due <p>How long will the Penalty APR apply? If your APRs are increased for either of these reasons, the Penalty APR will apply until you make 6 consecutive minimum payments when due.</p>
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on Cash Advances, Balance Transfers, and Convenience Checks on the transaction date.
Minimum Interest Charge	None
For Credit Card Tips From the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .

Fees	
Annual Fees	
<ul style="list-style-type: none"> nRewards Secured, Platinum, cashRewards, GO REWARDS, Navy Federal More Rewards American Express® Card Visa Signature Flagship Rewards¹ 	<ul style="list-style-type: none"> None \$49.00
Transaction Fees	
<ul style="list-style-type: none"> ATM Cash Advance Foreign Transaction 	<ul style="list-style-type: none"> None if performed at a Navy Federal branch or ATM. Otherwise, \$0.50 per domestic transaction or \$1.00 per foreign transaction. None
Penalty Fees	
Late Payment²	Up to \$20.00
Returned Payment	Up to \$20.00

How We Will Calculate Your Balance: We use a method called "average daily balance (including new transactions)." See your account agreement for more details.

Loss of Introductory APR: You may lose your introductory APR if the Penalty APR applies to your account.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Variable Rate Information: Your Standard APR will vary based on the U.S. Prime Rate. This means your APR could increase if the U.S. Prime Rate increases or decrease if the U.S. Prime Rate decreases. An increase or decrease in your APR will affect the total amount of interest you pay and your Minimum Payment Due amount. Your APR is adjusted monthly on the first business day of the month; it is determined by adding a Margin to the U.S. Prime Rate published in the *Wall Street Journal* on the first day of the previous month. Your Margin will range from 2.74% to 16.74% based on product type.

Monthly Periodic Rate Information: Your account is charged interest monthly using a periodic rate. The monthly periodic rate for your Standard APR for Purchases, Balance Transfers, and Convenience Checks (if requested) is 0.9789% to 1.5000%. The monthly periodic rate for your Cash Advance APR is 1.1450% to 1.5000%. The monthly periodic rate for your Penalty APR is 1.5000%.

¹ **Annual Fees:** If you have been issued a Visa Signature Flagship Rewards Card, you will be billed the annual membership fee. This charge will appear on your first statement, and annually thereafter. Only one fee will be charged to your account regardless of the number of cards issued on the account.

² **Late Payment Fee:** You will be required to pay a late payment fee of up to \$20.00 if you do not pay at least the minimum payment by the payment due date on your statement. Navy Federal may also assess the late payment fee every month thereafter that you are past due.

Other Fee: Returned convenience check fee—\$20.00.

The Navy Federal More Rewards American Express® Card is issued and administered by Navy Federal Credit Union. American Express is a federally registered service mark of American Express and is used by the issuer pursuant to a license.

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Your Agreement With Us

This Credit Card Agreement and Disclosure Agreement is your contract with us. The Credit Card Pricing Terms is a part of this Agreement and provides cost, fee, and other important information about your account. Provisions of this Agreement are severable. If any provision of this Agreement is held by a court of law to be invalid or unenforceable, the rest of this Agreement will not be affected. Virginia law will be used to interpret this Agreement unless federal law applies.

As used in this Agreement, the word "you" means each and every person signing, using, or having a credit card account with Navy Federal Credit Union, referred to as "we," "us," or "Navy Federal."

Please read all of this Agreement carefully and keep it for your records. By using your credit card account, you agree to all the terms of the Agreement.

Contacting Us

All correspondence to us relating to this Agreement should be addressed to Navy Federal Credit Union, PO Box 3500, Merrifield, VA 22119-3500. You may also contact us electronically through online banking at navyfedcredit.org or call us toll-free in the U.S. at 1-888-342-6328. For toll-free numbers when overseas, visit navyfedcredit.org. Use 1-703-255-8837 for correct international calls. Information concerning Navy Federal Credit Cards may be obtained at navyfedcredit.org.

Cardholder Signature

Your card is not valid unless it is signed. Sign the back of your card immediately upon its receipt.

Transaction Categories

Purchase. A transaction to buy or lease goods or services. Balance Transfers, Cash Advances, and Convenience Checks are not Purchases. Fees are categorized as Purchases on your periodic statement and are included in your Purchases balance.

Balance Transfer. A transfer of a balance from another creditor (i.e., not Navy Federal) to your account.

Cash Advance. A transaction to get cash, deposit funds, or purchase cash-like items or services. Cash like items or services include items that are classified as money orders, wire transfers, traveler checks, foreign currency, cryptocurrency or similar digital currency, lottery tickets, gaming chips, off-track wagers, offline and online betting transactions or other methods of gambling, and other similar items.

Convenience Check. A check provided by us to access credit from your account. Additional terms and conditions apply.

Your Credit Limit and the Maximum Amount You Owe Navy Federal

The maximum amount you may owe us at any time is the amount of your assigned credit limit, any overlimit amount, and any interest and fees that have accrued. Transactions you make may either cause your account balance to exceed your credit limit or increase an existing over limit amount. When this happens, it does not mean your credit limit has been increased. If you exceed your credit limit for any reason at any time, you remain responsible for payment of all charges, including any fees and any amount over the credit limit. You may apply for an increase to your credit limit through our mobile app, online at navyfedcredit.org, by telephone, or by mailing a completed credit card application form to us. (Refer to the Contacting Us section of this Agreement.) A request for additional credit may involve a credit bureau inquiry to review your consumer credit report. We reserve the right to determine your credit and/or cash line and may increase, decrease, or restrict it at any time.

Promise to Pay

You agree to pay us the amount of all purchases and cash advances that you, your joint cardholder, and Authorized Users make using your credit card or any other access device. You agree to pay the total of any interest charges and other charges or fees due on your account. This cardholder also promises to pay all amounts owed to us. If you allow another person to use your credit card, you are responsible for paying for their purchases and cash advances.

For purposes of this section, "you" does not mean Authorized Users of credit card accounts.

a. Security Interest Specific for Credit Cards. You acknowledge and pledge, specifically as a condition of your use of the credit card, that you have voluntarily granted Navy Federal a security interest in all of your individual and joint share accounts at Navy Federal. If your credit card loan becomes delinquent, this security interest may be used without further notice to pay all or part of such delinquency. This security interest does not apply to shares in an Individual Retirement Account (IRA).

b. Statutory Lien. You acknowledge and pledge to Navy Federal a statutory lien in your shares and dividends on deposit in all joint and individual accounts and any monies held by Navy Federal now and in the future, to the extent of any loan made and any charges payable. The statutory lien does not apply to shares in any IRA.

c. Additional Security Interest. You acknowledge and pledge to Navy Federal a security interest in the collateral securing loans that you have with Navy Federal now and in the future, including any type of change or increase, and any proceeds from the sale of such collateral and of insurance thereon, not to exceed the unpaid balance of the loan. This security interest in collateral securing other loans does not apply to loans on your primary residence.

Payments

Payment Instructions

Payments may be made by mail, by electronic transfer, or at a branch in person. All payments must be made in U.S. dollars. Payments you mail must be addressed to Navy Federal, PO Box 3500, Merrifield, VA 22119-3500. Payments we receive by mail at this address by 5:00 pm will be credited the same day. In some cases, available credit may be delayed until the payment is verified. Mailed payments to your credit card account may not be commingled with funds designated for credit to other Navy Federal accounts. We will accept late or partial payments without forfeiting any of Navy Federal's rights under this Agreement. Payments that are marked "paid in full" and that are of an amount less than the balance on the credit card account, or that are marked with any other restrictive endorsements, should be sent to PO Box 3105, Merrifield, VA 22116, Attn: Credit Card Division.

Minimum Payment Due

Your monthly statement will tell you the total amount that you owe us, including interest and fees charged during the billing cycle, the minimum payment that you must make, and your payment due date.

(1) If your New Balance is less than \$20, your Minimum Payment Due will be:

• Your New Balance (which includes any Past Due Amount)

(2) If your New Balance is at least \$20, your Minimum Payment Due will be any Past Due Amount, PLUS the greater of:

• \$20

OR

• 1% of your New Balance (excluding interest and fees charged during the billing cycle) rounded up to the nearest whole dollar, PLUS interest and fees charged during the billing cycle.

Your Minimum Payment Due will never be more than your New Balance. You may pay the New Balance in whole or in part at any time. You may pay more than the Minimum Payment Due, up to the amount of your New Balance.

Payment Allocation

In general, we will apply your minimum payment to interest and fees first before applying it to principal balances. If your account has balances with different APRs, we will apply the minimum payment first to the balance with the lowest APR before balances with higher APRs. Any payment amount in excess of the minimum payment will be allocated to the balance with the highest APR and any remaining portion to the other balances in descending order based on the APR.

Transactions Made in Foreign Currency

VISA

All VISA purchases and cash advances will be billed to you in U.S. dollars. The rate of exchange used for processing international transactions is a rate selected by VISA from the range of rates available in wholesale currency markets for the applicable central processing date and may vary from the rate VISA itself receives, or the government-mandated rate in effect for the applicable central processing date.

Mastercard®

All Mastercard purchases and cash advances will be billed to you in U.S. dollars. Currently, the rate of exchange used is either a government-mandated rate or a wholesale rate determined by Mastercard International for the processing cycle in which the transaction is processed. This rate of exchange may differ from the rate that would have been used on the purchase date or on the prior statement posting date.

American Express®

All American Express® purchases and cash advances will be billed to you in U.S. dollars. Purchases and cash advances in a foreign currency will be converted to U.S. dollars. The rate of exchange used for processing international transactions is a rate selected by American Express®.

Annual Percentage Rates (APRs) and Interest Charges

APRs

Your account is assigned APRs for purchases, balance transfers, convenience checks, and cash advances. These APRs are used to calculate your interest charges. See the Credit Card Pricing Terms for the APRs that apply to your account transactions.

Variable APR

Unless noted otherwise, your APR will vary based on the U.S. Prime Rate published in the *Wall Street Journal*. This means your APR will increase if the U.S. Prime Rate increases and decrease if the U.S. Prime Rate decreases. An increase or decrease in the APR will increase or decrease the total amount of interest you pay and your Minimum Payment Due amount. Therefore, the amount of your minimum payment applied to interest will increase or decrease.

Your APR for purchases, balance transfers, and convenience checks, if you request them, is your "Standard APR." Your Standard APR is adjusted monthly on the first business day of the month. It is determined by adding a Margin to the U.S. Prime Rate published in the *Wall Street Journal* on the first day of the previous month. Your Margin for your Standard APR may be found in the Variable Rate Information paragraph under the Credit Card Pricing Terms table. Your cash advance APR is 2.00% higher than your Standard APR, not to exceed the maximum permitted by law. For example, if the U.S. Prime Rate is 4.00% and your Margin is 0.00%, then your variable APR for purchases, balance transfers, and convenience checks will be 13.00% APR (4.00% U.S. Prime Rate + 3.00% Margin = 13.00% APR). Your APR for cash advances will be 15.00% APR (4.00% U.S. Prime Rate + 9.00% Margin + 2.00% cash advance add-on rate = 15.00% APR).

Promotional APRs

If your account is eligible for one or more introductory promotional APRs, the Credit Card Pricing Terms set forth the APR amount, its duration, and the corresponding Standard APR and cash advance APR applicable to your account at the time it is opened. If a promotional rate is offered after your account is opened, the terms applicable to that promotional APR will be provided at that time. After the promotional APR expires, the remaining balance incurred under the promotion will be subject to your Standard APR or cash advance APR, as applicable.

Penalty APR

If you do not make your minimum payment by the due date and your account is over 60 days past due or you make a payment that is returned and causes your account to be over 60 days past due, your account will be subject to the Penalty APR. The Penalty APR will be applied to any and all transactions and outstanding balances on your account, including those with Promotional APRs. The Penalty APR will be effective at least 45 days after your account becomes subject to it.

How We Calculate Your Interest Charges

To calculate your interest charges, Navy Federal uses your periodic rate, which is determined by dividing your APR by 12. Navy Federal then calculates monthly interest charges on your account by applying the periodic rate to the average daily balance of your account, including current transactions. To calculate the average daily balance, we take the beginning balance of your account each day, add any new purchases and cash advances, and subtract any payments, credits, and unpaid interest charges. The resulting total is the daily balance. We then add together all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This amount is your average daily balance.

Lost or Stolen Cards, Account Numbers, or Checks—Liability for Unauthorized Use

If you notice the loss or theft of your credit card or possible unauthorized use of your card account, you should write to us or call us immediately at the address or telephone number included in the Contacting Us section of this Agreement. You may also contact us on the web at navyfedcredit.org. You will not be responsible for charges made to your account that are found by us to be unauthorized.

Consumer Reporting Agencies

Navy Federal may report information about your credit card account to consumer reporting agencies. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. Information may be reported in your name and your Authorized Users' names, if any. We may also access your consumer credit report for any permissible purpose under the Fair Credit Reporting Act, including periodic reviews of your creditworthiness, collections, and future credit line increases or decreases, and to display your credit scores within your online banking and mobile access.

Default

We may close your account or require immediate repayment of your total account balance, to the extent allowed by law, if any of the Default events occur:

- You violate any terms of this Agreement;
 - You do not pay the amount due, as stated on your monthly statement;
 - You have a returned payment that causes your account to be delinquent;
 - You default under another account agreement you have with us;
 - You file bankruptcy, or some other insolvency proceeding is filed by or against you;
 - You are declared incompetent, mentally incapacitated, or in the event of your death;
 - We determine that there has been a substantial adverse impact on your ability to repay the balance on this account;
 - We determine that you have engaged in suspicious, fraudulent, illegal, dishonest, or deceptive activities with respect to any of your Navy Federal accounts; or
 - If the amount of deposited funds held as security on your share secured card (if you have one) is insufficient.
- If we require immediate repayment of your total account balance, we may also declare due and payable all costs relating to the collection of your account, including, but not limited to, unassessed interest charges, court costs, expenses, and attorney fees.

Navy Federal may obtain any information it deems necessary to cure or collect the default amount, including your current contact information, as permitted by law. Contact to your employer will be limited to obtaining current contact information.

You may have a Penalty APR applied to your account under certain circumstances. Refer to the Annual Percentage Rates (APRs) and Interest Charges section of this Agreement for more information.

[illegible]

...and the other side of the coin is that the more you know about the world, the more you know about yourself.

(3) You must not have yet fully paid for the purchase of all of the content above and you are still dissatisfied with the purchase, contact us in writing or

1) The purchase must have been made in your home state within 100 miles of your current mailing address, and the purchase price must have been more than \$50 (Note: Refund of these are necessary if your purchase was not used within 1 year of the mailing date.)

Your Rights: If You Are Dissatisfied With Your Credit Card Purchases

without also reporting that you are questioning your bill. We must let you the name of anyone to whom we reported you as being untruthful, and we must let those organizations know what the matter has been.

known to be

- While you do not have to pay the amount in question, you are responsible for the remainder of your calculation.
- We can apply any unpaid amount against your credit with us.

(2) Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the error is correct.

required to investigate any possible errors, and you may have to pay the amount in question.

1. The first step is to identify the problem. This involves understanding the situation and the goals that need to be achieved.

- **Account information:** Your name and account number
- **Dollar amount:** The dollar amount of the suspected error

Your Billing Rights: Keep This Document for Future Use

USE OF CREDIT CARD FOR PURCHASE OF GOODS AND SERVICES

Use of Card for Illegal or Risky Transactions

disputing numbers, which could result in charges to you. You also expressly consent that we may send email messages regarding your account to your email address. In addition, we may send you communications related to your account through the U.S. mail or other mail service.

How We May Contact You

How We May Contact You

in the Contacting Us section of this Agreement. You may close your account without being charged any fees up until the time you use the account or make a payment on the account after receiving a billing statement. If you close your account, we will deactivate your account.

10/1/97

Closing or Suspending Your Account

Military Lending Act Protections

Chinatown Bazaar

Amendment to This Agreement and Changes to Benefits
Amendments

Amendment to This Agreement and Changes to Benefits

[illegible]

- [illegible]

Authorized Users can:

Spending money on the Internet is not a new phenomenon. In fact, it has been around for a long time. The first online shopping site was created in 1994. Since then, the number of online shoppers has grown steadily. In 2010, there were over 1 billion online shoppers in the United States. This number is expected to continue to grow in the years to come.

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- any transaction made by an Authorized User before they were removed from your account, even if the transaction occurs after the date of the removal; you are

- Address Number 1 a Navy
- Telephone Number
- Name

- Full name as it should appear on the card
- Date of birth
- Social Security number
- Address

Information for each respondent is provided in the following table:

Adding an Authorized User
You or a joint owner may request to add Authorized Users to your account, subject to a transaction number set

Authorized Users

Late Payment Fee You may be required to pay a late payment fee of up to \$20.00 if you do not pay at least the minimum payment.

Late Payment Fee

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Fees

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Notice Concerning Use of an Automatic Teller Machine (ATM)